

J R D FINANCE LIMITED

Regd. Off. : 1/1A, Biplabi Anukul Chandra Street, 5th Floor, Room No. -5G, Kolkata - 700 072

Tel. : +91 33 4006 6062; Email Id : fin.jrd@gmail.com; Website : www.jrdfinance.com

CIN : L65999WB1993PLC058107

Date: 13th February, 2025

To,
Head - Listing & Compliance,
Metropolitan Stock Exchange of India Limited (MSEI)
Building A, Unit 205A, 2nd Floor,
Piramal Agastya Corporate Park,
L.B.S Road, Kurla West,
Mumbai - 400 070

Scrip Code: MSEI- JFL

Sub. : Outcome of Board Meeting held as per Regulation 30 and 33 of the SEBI(Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

We would like to inform you that Board of Directors at their meeting held on 13th February, 2025 has considered and approved inter-alia the following businesses:

- (i) The Standalone Unaudited Financial Results of the Company for the quarter and Nine months ended 31st December, 2024, prepared pursuant to Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"). Enclosed please find herewith a copy of the Unaudited Financial Results of the Company for the quarter and Nine months ended 31st December, 2024 alongwith a copy of the Limited Review Report dated 13th February, 2025, of M/s. Gupta & Manglik, Auditors of the Company with respect to Unaudited Financial Results for the aforesaid period.
- (ii) On the recommendations of the Nomination & Remuneration Committee and the Audit Committee the Board has approved the appointment of Mr. Himangshu Mondal as Chief Financial Officer (CFO) and Key managerial Personnel of the Company pursuant to the provision of Section 203 of the Companies act, 2013 and regulation 30 of SEBI ((Listing Obligations and Disclosure Requirements) Regulations, 2015, with effect from 14th February, 2025.
- (iii) Mr. Asish Kumar Panda has resigned from the post of Chief Financial Officer (CFO) and Key Managerial Personnel of the Company due to personal reason with effect from the close of business hours of 13th February, 2025. The Company appreciates the valuable service rendered by him during his tenure. Copy of resignation letter is enclosed.

The disclosure for item (ii) and (iii) as required under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Circular No. SEBI/HO/CFD/CFDPoD-1/P/CIR/2023/123 dated July 13, 2023, is enclosed as **Annexure I**

- (iv) Undertaking regarding Non-Applicability of Statement of Deviation(s) or Variation(s) under Regulation 32 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Meeting commenced at 3:00 P.M IST

Meeting concluded at 3:45 P.M IST

This is for your information and record.

Thanking you,

Yours truly,

For J R D Finance Ltd.

Pritha Sinha Pandey

(Company Secretary & Compliance officer)

Encl.: As above

Annexure- I

THE BREIF PROFILE OF MR. HIMANGSHU MONDAL

Sl. No.	Particulars	Disclosure
1	Reason for Change viz. appointment	Appointment of Mr. Himanshu Mondal as Chief Financial officer (CFO) and Key Managerial Personnel of the Company.
2.	Date of Appointment/cessation {as applicable}	with effect from 14 th February, 2025.
3.	Qualification	B.COM
4.	Brief Profile	Mr. Himangshu Mondal has extensive knowledge with experience of more than 20 years in the field of Accounts, finance and Taxation matter. He was previously associated with the company as a Independent Director.
6.	Disclosure of relationship between directors (in case of appointment of a director)	Not applicable

DETAILS OF MR. ASISH KUMAR PANDA

Sl. No.	Particulars	Disclosure
1	Reason for Change viz. Resignation	Mr. Asish Kumar Panda has resigned from the post of Chief Financial officer of the Company due to personal reason.
2.	Date of Cessation	With effect from the close of business hours of 13 th February, 2025
3.	Disclosure of relationship between directors (in case of	Not applicable

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(₹ in Lakh)						
STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2024						
Particulars	Quarter ended			Nine months ended		Year ended
	Dec 31, 2024	Sept 30, 2024	Dec 31, 2023	Dec 31, 2024	Dec 31, 2023	March 31, 2024
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
(I) Revenue from Operations						
Interest Income	84.71	83.59	74.95	246.55	225.81	305.32
Dividend Income	0.01	-	-	0.01	-	-
Sale of Shares	-	-	-	-	-	-
Net Gain on fair value changes	-	-	-	-	0.02	0.02
Total Income from Operations (net)	84.72	83.59	74.95	246.56	225.83	305.34
(II) Other Income	0.33	-	-	0.33	0.89	0.89
(III) Total Income (I + II)	85.05	83.59	74.95	246.89	226.72	306.23
(IV) Expenses						
Finance Costs	45.86	45.61	39.58	133.44	119.95	152.43
Purchase of Stock-in-trade	-	-	-	-	-	-
Changes in Inventories of Stock-in-trade	-	-	-	-	-	-
Employee Benefits Expenses	2.52	2.74	1.98	7.46	5.66	7.55
Depreciation, amortization and impairment	-	-	-	-	-	-
Other Expenses	32.27	32.26	31.84	95.16	94.25	137.59
Total Expenses	80.65	80.61	73.40	236.06	219.86	297.57
(V) Profit / (Loss) before tax (III - IV)	4.40	2.98	1.55	10.83	6.86	8.66
(VI) Tax expense						
Current Tax	0.90	0.65	-	2.45	1.51	2.15
Income Tax for earlier year	-	-	-	-	(0.21)	-
Deferred Tax	-	-	-	-	-	(0.03)
(VII) Profit / (Loss) for the period (V - VI)	3.50	2.33	1.55	8.38	5.56	6.54
(VIII) Other Comprehensive Income						
(i) Item that will not be reclassified to profit or loss						
Equity Instrument fair valued through other comprehensive income	-	-	-	-	-	-
(ii) Income Tax relating to above	-	-	-	-	-	-
Other Comprehensive Income (OCI) for the period (net of taxes)	-	-	-	-	-	-
(IX) Total Comprehensive Income for the period (VII + VIII)	3.50	2.33	1.55	8.38	5.56	6.54
(X) Paid-up equity share capital (Face value - ₹ 10/-)	272.03	272.03	272.03	272.03	272.03	272.03
(XI) Other Equity	-	-	-	-	-	171.60
(XII) Earnings Per Share (EPS) of ₹10 each (not annualised):						
Basic (₹)	0.13	0.09	0.06	0.31	0.20	0.24
Diluted (₹)	0.13	0.09	0.06	0.31	0.20	0.24

Notes:

- The above financial results which have been prepared in accordance with (Indian Accounting Standard) Rules, 2015 (IND AS) prescribed under section 133 of the Companies Act, 2013 and Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI circular dated July 5, 2016, have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on 13th February 2025. It has been subjected to limited review by the statutory auditors of the company.
- The Company is primarily engaged in NBFC activities. In terms of Ind AS 108 - 'Operating Segments', the company has one business segment i.e. Financing Activities and related products and all other activities revolve around the said business.
- The full format of these financial results are available on the website of the Stock Exchange at www.mseil.in and the Company's website at www.jrdfinance.com.
- Previous periods' figures have been regrouped/rearranged wherever necessary.

Place: Kolkata

Dated: February 13, 2025



Independent Auditor's Review Report on the Quarterly Unaudited Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors of
JRD Finance Limited

1. We have reviewed the accompanying statement of unaudited financial results of JRD Finance Limited (the "Company") for the quarter and nine months ended December 31, 2024 (the "Statement"), attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (the 'Listing Regulations').

2. The Statement which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013, as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

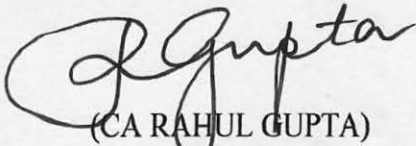
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we could become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of the Regulation, read with the Circulars, including the manner in which it is to be disclosed, or that it contains any material misstatement.

Place: Kolkata
Date: 13th February, 2025

For M/S GUPTA & MANGLIK
Chartered Accountants
Firm Reg. No. 311118E




(CA RAHUL GUPTA)
Partner

Membership Number-065761
UDIN-25065761BMNRIC 5030

From
Asish Kumar Panda
Bhabani Nagar, 3rd lane
Gate Bazar, Berhampur, Ganjam, Odisha
Berhampur
Orissa-760001

Date:- 13.02.2025

To,
J R D Finance Limited,
1/1A, Biplabi Anukul Chandra Street,
5th Floor, Room No. G,
Kolkata- 700072

Sub: Resignation from the position of Chief Financial Officer (CFO) of the Company.

Dear Sir,

With reference to above, I would like to inform you that, due to personal reason I decided to tender my resignation from the position of Chief Financial Officer (CFO) of M/s. J R D Finance Limited (the Company) with effect from close of business hours i.e. 13th February, 2025.

I further confirm that there are no other material reason other than mentioned above.

I take this opportunity to thank the management and staff of the Company for extending their support and showing confidence in me during my tenure with the Company.

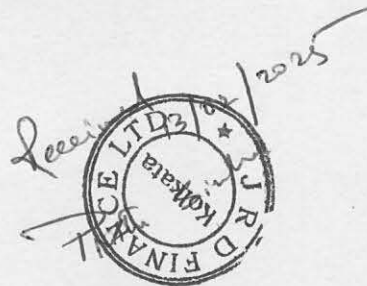
I request you to kindly relive me from my responsibility.

Thanking you,

Yours faithfully,

Ashish

Asish Kumar Panda



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Symbol: MSEI - JFL


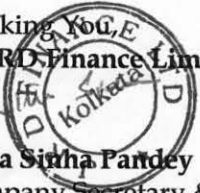
Sub. : Undertaking regarding Non-Applicability of Statement for Deviation(s) or Variation(s) under Regulation 32 of SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015.

Dear Sir/Madam,

This is to inform you that the Regulation 32 of the SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015, statement of deviation and variation for proceeds of public issue, Qualified Institutions Placement (QIP) etc. are not applicable for our Company M/s. JRD Finance Limited for the quarter ended 31st December, 2024.

This is for your information and record

Thanking You,
For JRD Finance Limited



Pritha Sinha Pandey
(Company Secretary & Compliance officer)